Claim Amendments:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Original) A method comprising:
providing a notification message to a payment card holder of an attempted transaction using a payment card; and
providing multiple options for the payment card holder to decline authorization of the attempted transaction.

2. (Currently Amended) The method of claim 1, wherein the multiple options comprise a first option for the payment card holder to decline authorization of an undesirable but non-fraudulent transaction, and a second option for the payment card holder to decline authorization of a fraudulent transaction.

3. (Currently Amended) The method of claim 2, further comprising:
receiving a selection made by the payment card holder of the first option; and
based on the selection, providing a message to a merchant involved in the attempted transaction to decline the attempted transaction and to return the payment card to an individual attempting the transaction.

4. (Currently Amended) The method of claim 2, further comprising:
receiving a selection made by the payment card holder of the second option; and
based on the selection, providing a message to a merchant involved in the attempted transaction to decline the attempted transaction and to withhold the payment card from an individual attempting the transaction.

5. (Currently Amended) The method of claim 2, further comprising:
receiving a selection made by the payment card holder of the second option; and
based on the selection, locking an account associated with the payment card.

6. (Currently Amended) The method of claim 2, further comprising:

receiving a selection made by the payment card holder of the second option; and

based on the selection, automatically reporting the fraudulent transaction to a law
   enforcement authority.

7. (Currently Amended) The method of claim 2, further comprising:

receiving a selection made by the payment card holder of the second option; and

based on the selection, automatically reporting the fraudulent transaction to a credit
   reporting agency.

8. (Currently Amended) The method of claim 1, further comprising:

receiving a selection made by the payment card holder of one of the multiple options to
   decline the attempted transaction; and

sending a reason code to a merchant involved in the attempted transaction to indicate why
   the attempted transaction has been declined.

9. (Currently Amended) The method of claim 1, further comprising:

providing an option for the payment card holder to authorize the transaction.

10. (Currently Amended) The method of claim 1, wherein the notification message
indicates a transaction amount, a merchant name, and at least part of a number of the payment
card.

11. (Original) A system comprising:

a payment card transaction notification and authorization system to provide a notification
   message to a payment card holder of an attempted transaction using a payment
   card, and to provide multiple options for the payment card holder to decline
   authorization of the attempted transaction.

12. (Currently Amended) The system of claim 11, wherein the multiple options comprise a first option for the payment card holder to decline authorization of an undesirable but non-fraudulent transaction, and a second option for the payment card holder to decline authorization of a fraudulent transaction.

13. (Currently Amended) The system of claim 12, wherein the payment card transaction notification and authorization system is further to receive a selection made by the payment card holder of the first option, and based on the selection, to provide a message to a merchant involved in the attempted transaction to decline the attempted transaction and to return the payment card to an individual attempting the transaction.

14. (Currently Amended) The system of claim 12, wherein the payment card transaction notification and authorization system is further to receive a selection made by the payment card holder of the second option, and based on the selection, to provide a message to a merchant involved in the attempted transaction to decline the attempted transaction and to withhold the payment card from an individual attempting the transaction.

15. (Currently Amended) The system of claim 12, wherein the payment card transaction notification and authorization system is further to receive a selection made by the payment card holder of the second option, and based on the selection, to lock an account associated with the payment card.

16. (Currently Amended) The system of claim 12, wherein the payment card transaction notification and authorization system is further to receive a selection made by the payment card holder of the second option, and based on the selection, to automatically report the fraudulent transaction to a law enforcement authority.

17. (Currently Amended) The system of claim 12, wherein the payment card transaction notification and authorization system is further to receive a selection made by the payment card holder of the second option, and based on the selection, to automatically report the fraudulent transaction to a credit reporting agency.

18. (Currently Amended) The system of claim 11, wherein the payment card transaction notification and authorization system is further to receive a selection made by the payment card holder of one of the multiple options to decline the attempted transaction, and to send a reason code to a merchant involved in the attempted transaction to indicate why the attempted transaction has been declined.

19. (Currently Amended) The system of claim 11, wherein the payment card transaction notification and authorization system is further to provide an option for the payment card holder to authorize the transaction.

20. (Currently Amended) The system of claim 11, wherein the notification message indicates a transaction amount, a merchant name, and at least part of a number of the payment card.

21. (Currently Amended) The system of claim 11, wherein the payment card transaction notification and authorization system is further to increase a purchase limit threshold for the payment card based on a short message service (SMS) message received from the payment card holder.

22. (Original) A method comprising:

providing a notification message to a payment card holder of an attempted transaction
    using a payment card, the notification message indicating a transaction amount, a
    merchant name, and at least part of a number of the payment card;

providing an option for the payment card holder to authorize the transaction;

providing multiple options for the payment card holder to decline authorization of the
    attempted transaction, the multiple options comprising a first option for the
    payment card holder to decline authorization of an undesirable but non-fraudulent
    transaction, and a second option for the payment card holder to decline
    authorization of a fraudulent transaction;

receiving a selection of one of the options made by the payment card holder;

if the selection is of the first option, providing a message to a merchant involved in the
    attempted transaction to decline the attempted transaction and to return the
    payment card to an individual attempting the transaction; and

if the selection is of the second option, locking an account associated with the payment
    card and providing a message to the merchant involved in the attempted
    transaction to decline the attempted transaction and to withhold the payment card
    from the individual attempting the transaction.